Attention to Detail, Best Practice, Due Diligence, Effective Communication, Ensuring Compliance, Highly Skilled, Mentoring, Policies and Procedures, Potential, Regulatory Compliance, Regulatory Requirements, Report Writing, Research Skills, Risk Mitigation, Senior Management

**Rachel Hughes**

**Contact Information:**

* **Address:** 67 Ash Grove, Manchester, M5 3AD, England
* **Email:** rachel.hughes@email.com
* **Phone:** +44 7123 112233
* **LinkedIn:** linkedin.com/in/rachelhughes

**Professional Summary:**

Highly skilled PEP & High Risk Analyst with 13 years of experience in the banking industry. Proven expertise in conducting enhanced due diligence, managing high-risk client portfolios, and ensuring compliance with AML regulations. Recognized for strong analytical skills, meticulous attention to detail, and a deep understanding of global financial crime risks.

**Education:**

**University of Manchester (Russell Group)**

* MSc Financial Crime and Compliance, Merit
* Graduated: 2010

**University of Bristol (Russell Group)**

* BSc Economics, Upper Second Class Honours
* Graduated: 2008

**Professional Experience:**

**Barclays Bank** *Senior PEP & High Risk Analyst*  
*Manchester, UK*  
*2016 - Present*  
Lead analyst responsible for conducting enhanced due diligence on high-risk clients, including PEPs. Developed risk assessment frameworks and ensured compliance with AML regulations and internal policies.

* **Key Achievements:**
  + Successfully led a project to update the bank's risk assessment procedures, resulting in a 20% increase in efficiency.
  + Conducted in-depth investigations into high-risk clients, mitigating potential financial crime risks.
  + Trained and mentored a team of junior analysts, enhancing their skills and knowledge in AML compliance.

**Lloyds Banking Group** *PEP & High Risk Analyst*  
*Manchester, UK*  
*2011 - 2016*  
Performed enhanced due diligence on high-risk clients and PEPs. Identified and assessed financial crime risks, ensuring adherence to AML regulations.

* **Key Responsibilities:**
  + Conducted thorough due diligence and risk assessments on high-risk clients.
  + Prepared detailed reports on findings and recommendations for senior management.
  + Collaborated with compliance and legal teams to ensure effective risk mitigation.
  + Assisted in developing and implementing AML policies and procedures.

**HSBC Bank** *AML Analyst*  
*Manchester, UK*  
*2008 - 2011*  
Supported the AML compliance team in conducting due diligence on clients and monitoring transactions for suspicious activities. Ensured compliance with regulatory requirements and internal policies.

* **Key Contributions:**
  + Conducted due diligence on new and existing clients to identify potential risks.
  + Analyzed transaction patterns to detect signs of money laundering and other financial crimes.
  + Assisted in the preparation of compliance reports for senior management and regulatory bodies.
  + Participated in regular training sessions to stay updated on AML regulations and best practices.

**Skills:**

* Enhanced Due Diligence (EDD)
* Anti-Money Laundering (AML) Compliance
* Financial Crime Investigation
* Risk Assessment and Management
* Regulatory Compliance
* Report Writing and Documentation
* Training and Mentoring
* Strong Analytical and Research Skills
* Effective Communication

**Certifications:**

* Certified Anti-Money Laundering Specialist (CAMS)
* International Diploma in Financial Crime (ICA)
* Certified Financial Crime Investigator (CFCI)
* Advanced Certificate in Regulatory Compliance